

PLATTE COUNTY - DAY TO DAY SURVIVOR

"I discovered my husband had two other wives besides me."

Jeane Miller knew God had a plan for her life.

Her mother's reminders wouldn't let her forget.

"My mom would always tell me, 'You have to accept that whatever happened to you, God has a plan for you,' she recalls with ease.

But it was the ruts and potholes along the road that gave the plan its real test.

A Columbus native, Jeanne's parents died when she was only a child. She was sent to Tucson, Ariz., along with her sister, to live with their aunt and uncle. She remained in Arizona following graduation and entered college majoring in drama. It was there Jeane also learned to design and sew costumes -- a skill that, little did she know at the time, was all part of the 'plan.'

THERE WASN'T MUCH of a demand for a costumer in Columbus, Neb., but in 1966, Jeane decided to move back to her native state.

"Somebody had to come back and take care of the cemetery graves -- my parents, grandparents and all the family generations."

She went to work in sales and soon met a mechanic from Iowa. They fell in love and were married several months later.

The couple lived in Columbus and Jeane's life as a young newlywed felt secure.

Until a law enforcement officer knocked on her front door.

"A deputy showed up at our door with a warrant for child support (from Minnesota) and divorce papers from Black Hawk County, Iowa.

"I discovered my husband had two other wives besides me. We had been married about four months when this happened. I discovered, too, there were four kids under the age of four with the other two wives.

"And I was pregnant. And left."

By the time their son was born, Jeane was sole parent and provider: "Those days were rough. Back then was when SIDS was first starting to be talked about. I'd lay my hand on (my son) sometimes just to check that he was breathing. It was a scare and I was just sure something was going to happen to him."

KNOWING THAT CHILD support or alimony was a futile attempt, Jeane went to work waitressing at a diner and filed for divorce.

Rent was only \$45 a month back then; but at the time, it felt like ten times that much.

Jeane's aunt and uncle in Arizona, who had raised her, kept in close touch.

"We had to do it by mail," she said. "because I didn't have a phone."

The mail was also a source of financial support.

"Mom -- they were Mom and Dad to me," Jeane said of her aunt and uncle, "would slide a few dollars in every once in a while and tell me not to tell Dad. Then I'd get a note from Dad with a five or ten dollar bill that said don't tell your mom," she laughed. Forty years ago ten dollars could buy ten pounds of hamburger.

There weren't all the different programs to help like we have today, but we managed to get by."

IT WAS WHILE Jeane was working at the diner that Leon Miller stepped into her life. A local trucker, he began "razzing" her whenever he came in to eat.

Leon kept asked her out, but Jeane was hesitant.

"I made him show me his driver's license," she laughs at the thought now. But at the time, the issue of trust was still a looming factor in her life.

Jeane finally decided to accept a date: "The first time I went out with him was Maundy Thursday, right before Easter."

On Easter Sunday, Leon showed up on her door step again, this time with a stuffed toy rabbit and an offer to go to Easter dinner with him.

Little did she know that he was taking her and her son to the Miller cabin to meet his family.

"He was going to show me that it was okay because of the trust issue," she said. "He knew this mess I was in."

Leon's plan worked; six months later they were wed.

"We went to South Dakota to get married because there was no waiting period there. After I got married I had support. The moral support was the main thing."

The couple moved into a duplex and managed the trucking business Leon worked for. He later went to work for a utility company doing maintenance work. Five years into their marriage, they added another son to their family while Jean continued to work.

EVENTUALLY LEON retired and the Miller's financial security appeared solid.

The couple would celebrate their 29th wedding anniversary in just six short months when Jeane, only 51, was placed in the position of a displaced homemaker for the second time when Leon died suddenly from a stroke.

"I didn't have any money coming in other than what I was making. The children were grown and married. If I had a child still at home I would have gotten Social Security benefits right away.

"I couldn't get widow's benefits because (of the contention) whether I was legally married because I had been married and divorced, then married again in South Dakota and hadn't waited six months. I was told South Dakota should have recognized that but nobody told us that back then. I later got Leon's retirement benefits but that didn't go very far."

Jeane managed to “stretch” the retirement benefits while she continued to work in sales and do alterations and sewing repair on the side for a cleaner and privately.

She is grateful for the continued health insurance benefit provided by the utility company that Leon worked for that helped her stretch the retirement money for almost eight years. The benefit will continue unless she remarries. Without it, Jeane would not have been able to carry health insurance because of the high cost.

Still, there wasn’t enough income to meet all the needs. Jeane ended up losing her home, camper and car.

“The engine blew up on my car, so my son bought a van that I could use but technically he owns it.

“I lost the house because it was a duplex. There was income potential in it and you’re not supposed to have that if you file bankruptcy. Luckily, Leon and I had other rental property -- another duplex and a little house. I signed those over to my son, who always helped me out with repairs, before I thought about filing bankruptcy. So I didn’t lose those, the kids have them,”

But Jeane did lose her main residence, so she moved into the duplex she signed over to her son. “I didn’t have enough money to pay what the rent would be. My son told me not to worry about it, that when I started getting widow’s benefits I could pay then. I knew he needed it, too, to make payments.”

IN MARCH OF 2005 -- almost ten years after Leon’s death -- Jeane filed for widow’s benefits.

She wouldn’t turn 60 until July, but she knew the process would take time. Her filing was rejected. She placed it on appeal and it was rejected again, stating that technically she had not been legally married to Leon.

When the appeal was denied two more times, Jeane hired an attorney who filed another appeal and obtained a hearing with an appellate judge.

“The attorney really had to dig because this was really a different situation. What finally proved I was eligible was when they unarchived my ex-husband’s records for Social Security. According to those records, I was never shown as being married to him, so, end of subject. Leon and I were legal.”

Jeane was finally eligible to receive widow’s benefits, although she is limited to what she can earn with her job. “But now I finally have money to pay rent and the IRS for money I owe. When I pulled Leon’s retirement out, I didn’t know you were supposed to pay part of it to the government. You don’t know all these bits and pieces.”

LOOKING BACK, Jeane doesn’t see much she would have changed to make life easier today, other than “I might have spent a little more cautiously,” she reflects.

“But I went with the belief that I could go on doing what I’d always done and keeping things the way they were, that I could buy my grandkids what they wanted and help the kids. I never thought I’d have to stop and think twice whether to go and spend \$15 for a haircut.”

What does give this woman a feeling of wealth; however, is the pride in her family and a strong tradition of faith: “My grandfather was a contractor. He built the old Federated Church in Columbus. We have fourth generation baptized there and third generation confirmed.”

God's plan is still at work in Jeane's life.

And she finds that no matter what unexpected route she may have had to travel on, she can say with certainty ... "I'm a survivor."

DID YOU KNOW?

- * Minimum wage workers in Nebraska are primarily female workers, or, 66% of all minimum wage earners
- * Half of all women work in traditionally female, relatively low paid jobs without pensions
- * Median annual earnings for full time year-round employed women in Nebraska is \$26,232. Ranking 44th in the nation.
- * The average monthly expense of transportation in Nebraska is \$127. This is 14% of a minimum wage earners income or about \$1,524 per year
- * Nebraska women participate in the labor force at a rate of over 67%
- * Nebraska women rank #3 for work force participation
- * In Nebraska, working women hold managerial and professional occupations 29% of the time
- * Nebraska ranks #49 for women holding managerial and professional occupations

References: Institute for Women's Policy Research, Publication R322, Status of Women in Nebraska Report, Institute for Women's Policy Research 2002